ACTS about the Status of Women in Connecticut

Connecticut General Assembly



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Permanent Commission on the

Status of Women



Facts About the Status of Women in Connecticut

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February 2006



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Executive Summary

acts about the Status of Women in Connecticut is a report on the socioeconomic status of women in the state of Connecticut as of 2004. This report shows that although women are still struggling to obtain economic security and stability, we have made significant progress in the areas of small business and representation in state government.

There are nearly 1.7 million women in Connecticut, making up 51% of Connecticut's population. Of the female population, 86% are White, 10% are Black or African American, 9% are Hispanic, 2% are Asian, 2% are multi-racial, and less than 1% are American Indian and Alaska Native, or Native Hawaiian and Other Pacific Islander. Percentages add up to more than 100% because the percentage of Hispanic women, as reported by the U.S. Census, overlaps the other racial and ethnic categories.

Although Connecticut has the highest per capita income in the country, many women are struggling to make ends meet. 7.6%; of Connecticut's citizens live in poverty with women representing 56% of those in poverty. Homelessness has increased among women. In 2004, 21% of all single adults in shelter were women, and 88% of all families in shelters were single parent female headed families.

Several factors contribute to the gender gap in poverty – the persistent wage gap in earnings, job segregation, educational attainment, and the inability to earn enough to afford the high cost of living.



Executive Summary continued

In Connecticut women earn 71.5 cents for every dollar that men earn, compared to 76.5 cents nationally. The greatest disparity exists between African American and Latina women who earn 57 cents for every dollar earned by white men.

Women make up 47.7% of Connecticut's labor force. Women are over represented in the office & clerical and service occupations with average annual earnings of \$33,951 and \$25,654 respectively. Women are underrepresented in the officials & managers occupations with average annual earnings of \$105,963. Of the top 100 Connecticut companies, 92% of the top three positions are held by men while 8% of these positions are held by women.

Earnings increase significantly for both men and women as educational levels increase. Women who did not graduate high school earn an average of \$19,253 a year, and; women who completed high school earn an average of \$26,146. By comparison, women earn an average of \$41,715 if they have a bachelor's degree (only 29.4% of Connecticut women age 25 and over have a bachelor's degree or more).

However, increasing education level does not close the gender wage gap. Women with an education level of "some High School" earn \$13,300 less than men under the same circumstances, while women with a graduate or professional degree make \$22,358 less than men under the same circumstances. A comparison across levels of education reveals that women with a Bachelor's degree earn \$1,421 less than men with an Associate's degree and women with a graduate degree earn \$3,680 less than men with an Associate's degree.



Executive Summary continued

Although women are participating almost equally in the labor market their earnings are not always sufficient to maintain the high costs of living. In New London, where an adult with an infant and school age child needs to earn \$19.26 to be self-sufficient, 30% of the income would go to housing, 19% to food, 13% to healthcare, 12% to miscellaneous, and 11% to transportation. In Stamford, the same family would need to earn \$28.06, and 38% would go to housing, 14% to food, 8% to healthcare, 11% to miscellaneous, and 1% to transportation.

Increasing numbers of women are seeking economic security through business ownership. Between 1997 and 2004, there was a 63.8% increase in the number of women owned firms in the state. More people were also employed by women business owners – a 94% increase, and sales for women owned business also increased 76% in this time period. Among privately held small businesses owned by women, 7% are owned by women of color.

Women continue to work on behalf of all people in the state through participation in government. Women make up 29% of the 2005 Connecticut General Assembly; four of the six Constitutional Officers are women, and; two of the five U.S. Congressional members are women. In state government, women are the top officials in 35% of the state agencies and departments, and 36.5% of the appointees on state boards, commissions, committees, and councils. Women are also represented in local government. Women hold 17% of the highest elected offices in Connecticut towns (Town Council Chair, Mayor, and First Selectwoman).



Executive Summary continued

The data presented in the report represent a snapshot of the status of women in our state. In some areas, there is significant improvement and in other areas there is persistent inequality. We hope these data will help inform policy-makers and the public as we work together for equality.



Chapter One General Demographics



General Demographics

n 2004, there were over 1.7 million women in Connecticut. According to the American Community Survey conducted by the U.S. Census, the estimated population of Connecticut was 3,389,483 in 2004. Of the total population 49% were males and 51% were females. The median age was 38.9.

Connecticut has the 29th largest population among all the states in the United States.1

Life expectancy in the United States has hit a new high. Among the total population, the average American could expect to live to 77.6 years as of 2004--up from 76.9 as of 2000. Among whites, life expectancy for American men is now 75.1 years and 80.3 years for women. Black men live an average of 68.8 years, and black women live 75.6 years.²

¹ U.S. Census Bureau, Unpublished data

² National Center for Health Statistics, National Vital Statistics Report, Vol. 49, No. 12, October 9, 2001 "Deaths: Preliminary Data for 2000"

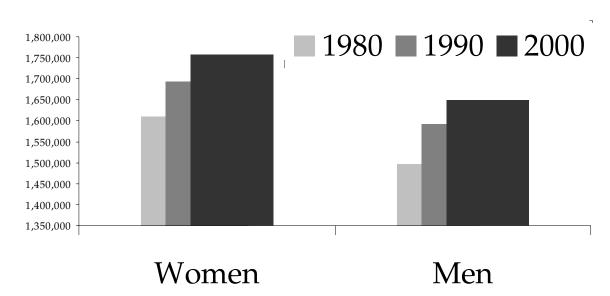


Total Population

hile Connecticut's population has increased by nearly 300,000 from 1980 to 2000, the proportion of males and females has remained relatively consistant across this thirty-year span. Women consistantly make up over 50% of Connecticut's population according to the U.S. Census.

The chart below provides specific Connecticut population numbers over three decades.

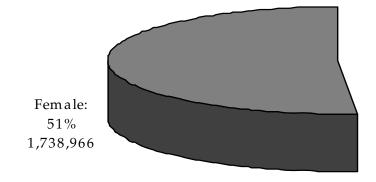
CT's Population by Gender Across Three Decades

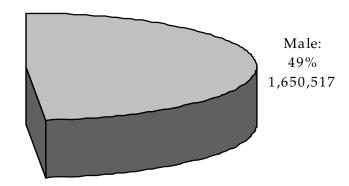


Source: 1980 CT Census, Table 62; 1990 CT Census Part A, Profile 3, Table P5; CT Census 2000 Detailed Tables Summary File 1 (SF1) 100-Percent Data



CT's Population by Gender 2004 Total Population: 3,389,483



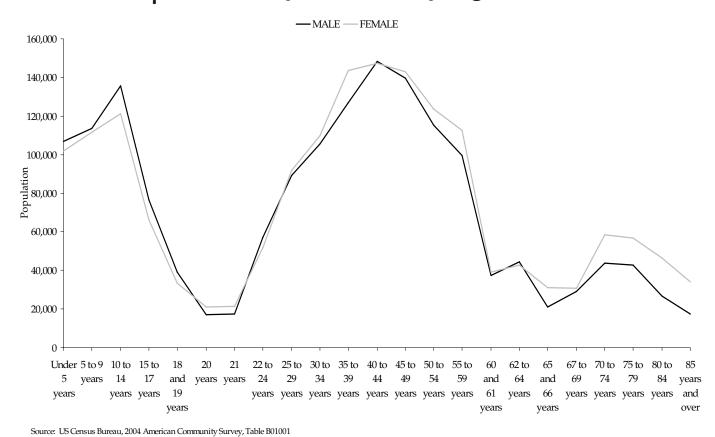


Source: US Census Bureau, 2004 American Community

Survey, Table B01001

Connecticut Women

CT's Population by Gender by Age 2004



Age Distribution

following chart describes the age distribution of women and men in Connecticut as of 2004. The largest age cohort is between the ages 35 and 55; men and women are equally represented in this age group. Women are over-represented by 33% among people over 70 years of age in Connecticut.

18-20 Trinity Street $_{\rm n}$ Hartford, CT 06106 $_{\rm n}$ Phone: 860.240.8300 $_{\rm n}$ Fax: 860.240.8314 e-mail: pcsw@cga.ct.gov $_{\rm n}$ website: www.cga.ct.gov/pcsw

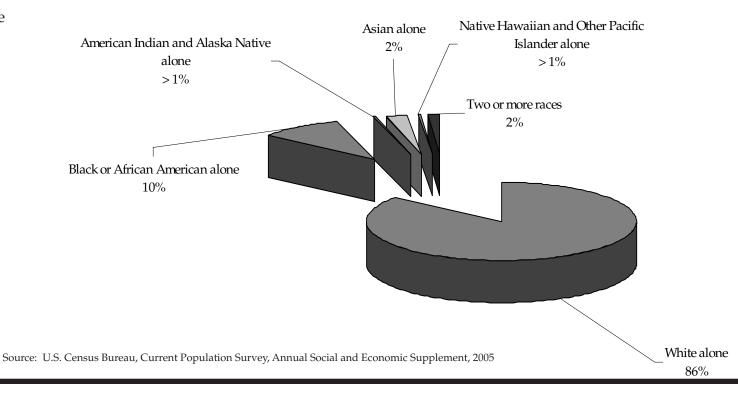


Racial and Ethnic Background of CT Women

he following charts demonstrate the racial/ethnic background of Connecticut women.

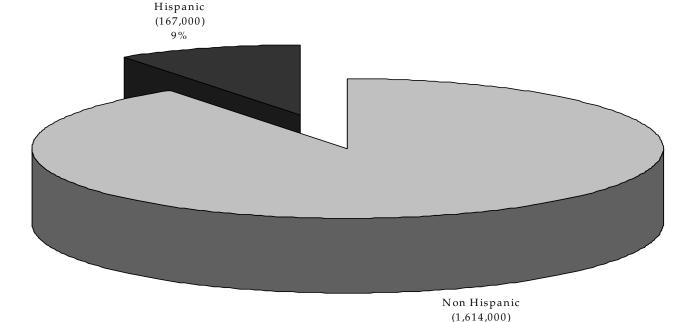
The U.S. Census reports "Hispanic" and "non-Hispanic" separately from other racial/ethnic categories (next page).

Racial/Ethnic Background of CT Women 2004





Racial/Ethnic Background of CT Women 2004 Hispanic and Non-Hispanic



91%

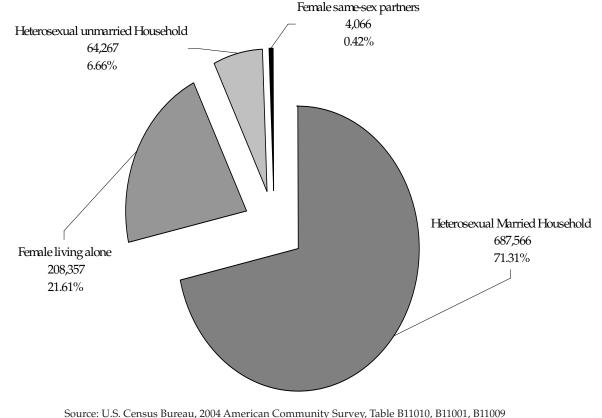
 $Source: U.S.\ Census\ Bureau,\ Current\ Population\ Survey,\ Annual\ Social\ and\ Economic\ Supplement,\ 2005$



Women's Household Arrangement in CT 2004

Household Types in Connecticut

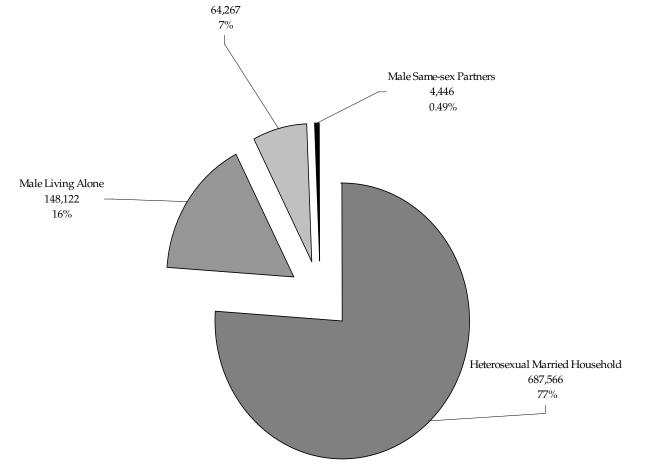
he following two pie charts illustrate the living arrangements of Connecticut women and men. Nearly 22% of women report living alone compared to 16% of men, whereas 77% of men report living in heterosexual marriage compared to 71% of women.



Source: U.S. Census Bureau, 2004 American Community Survey, Table B11010, B11001, B11009

A Connecticut Women

Men's Household Arrangement in CT 2004



Source: U.S. Census Bureau, 2004 American Community Survey, Table B11010, B11001, B11009



Living Alone in Connecticut

omen make up 48.52% of those who live alone between the ages of 15 and 65 but 75% of those who live alone over the age of 65. Fairfield County is the only selected location where women outnumber men living alone in the 15-64 age category. In the 65 and over category women outnumber men living alone by nearly 3 to 1 in each selected county.

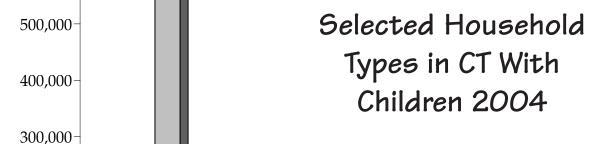
Householder Living Alone By Gender - 2004 in Connecticut and Selected Counties

	Connecticut		Fairfield County		Hartford County		New Haven County		New London County	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
Living alone:	208,357	148,122	54,220	34,369	54,348	35,463	51,204	43,870	15,560	10,854
Etving alone.	(58.45%)	(41.55%)	(61.20%)	(38.80%)	(60.51%)	(39.49%)	(53.86%)	(46.14%)	(58.91%)	(41.09%)
Householder 15 to 64 years	107,984	114,550	29,579	25,522	28,024	28,124	26,009	33,724	7,919	8,626
	(48.52%)	(51.48%)	(53.68%)	(46.32%)	(49.91%)	(50.09%)	(43.54%)	(56.46%)	(47.86%)	(52.14%)
Householder 65 years and over	100,373	33,572	24,641	8,847	26,324	7,339	25,195	10,146	7,641	2,228
	(74.94%)	(25.06%)	(73.58%)	(26.42%)	(78.20%)	(21.80%)	(71.29%)	(28.71%)	(77.42%)	(22.58%)
Source: US Census Bureau, 2004 American Community Survey, Table B111010										

Connecticut Women

Female Headed Households

n Connecticut, 23.5% of all households with minor children are headed by women with no husband present. Only 4.7% such households are headed by men with no wife present.



71.7%

0-					
0-	Connecticut	Fairfield County	Hartford County	New Haven County	New London County
■ male, no wife	39,041	6,339	9,930	9,723	4,911
☐ female, no husband	195,097	56,294	54,014	47,756	13,811
□ married-couple	595,747	165,008	143,663	141,291	43,222

72.4%

24.7%

69.1

26%

71%

24%

Source: US Census, 2004 American Community Survey, Table B09001

23.5%

200,000

100,000-



Marital Status of Women Over 15, 2004

Connecticut and Selected Counties

	Conne	cticut	Fairfield County		Hartford County		New Have	n County	New London County	
Never Married	348,176	24.79%	92,206	25.76%	87,394	24.48%	92,729	27.13%	23,300	22.46%
Divorced	165,554	11.79%	41,217	11.51%	39,853	11.16%	39,476	11.55%	13,977	13.47%
Widowed	137,195	9.77%	37,892	10.58%	37,048	10.38%	30,616	8.96%	9,344	9.01%
Now Married	753,525	53.65%	186,664	52.14%	192,729	53.98%	178,997	52.37%	57,130	55.06%
TOTAL	1,404,450	100.00%	357,979	100.00%	357,024	100.00%	341,818	100.00%	103,751	100.00%

Comparison of Marital Status by Gender for Population Over 15, 2004

Connecticut and Selected Counties

	Connecticut		Fairfield County		Hartford County		New Haven County		New London County	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
Never Married	24.79%	30.12%	25.76%	31.47%	24.48%	28.56%	27.13%	27.13%	22.46%	31.56%
Divorced	11.79%	8.50%	11.51%	5.86%	11.16%	9.58%	11.55%	11.55%	13.47%	9.48%
Widowed	9.77%	2.30%	10.58%	1.95%	10.38%	2.00%	8.96%	8.96%	9.01%	3.23%
Now Married	53.65%	59.08%	52.14%	60.71%	53.98%	59.85%	52.37%	52.37%	55.06%	55.72%
TOTAL	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Source: US	Census Bureau	, 2004 Americ	an Community							

Marital Status

following charts describe the marital status of women in Connecticut in selected counties and in comparison to men. In 2004, 53.65% of women over 15 in Connecticut were married, 24.79% had never been married and 21.56% had marriages end in death of a spouse or divorce. New London County had a slightly higher rate of marriage and divorce as compared to the other counties surveyed and the state as a whole.

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Chapter Two Women & Economic Security

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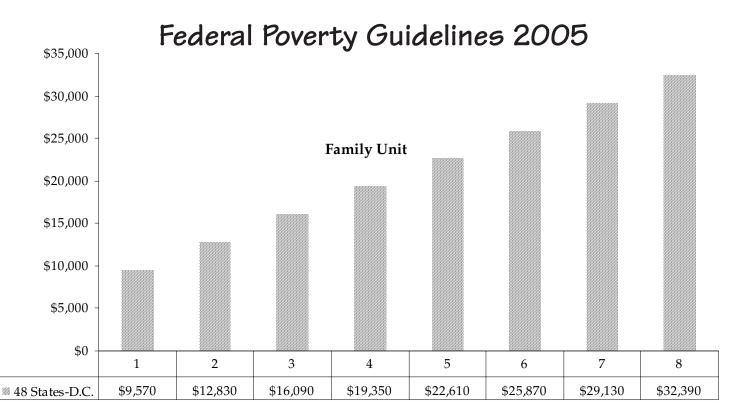
POVERTY



Women In Poverty

he 2005 Federal Poverty Guidelines, as determined by the U.S. Department of Health & Human Services, reports that in 48 states (excluding Alaska and Hawaii) a family unit of 1 making \$9,570 or less would be considered living in poverty. Similarly, a family unit of 2 making \$12,830 a year and a family unit of 3 making \$16,090 would be considered living in poverty according to the federal standard. A family unit is determined by the number of people in a household.

about Connecticut Women



*Note: The federal poverty levels are different for Alaska and Hawaii



The Gender Gap In Poverty

here is still a significant gender gap in poverty rates in Connecticut. According to the 2004 American Community Survey conducted by the U.S. Census Bureau,¹ adult women consistently face higher poverty rates compared to men.

One factor that contributes to the gender gap in poverty is the persistent gender gap in earnings. While national data show that women make 76.5 cents to every dollar men make², in Connecticut women on average earn 71.5 cents for every dollar that men earn. In fact, the Connecticut median annual earnings* by gender in 2002 reveal that a woman who is employed full time and works year-round earns \$35,800 as opposed to a man under the same circumstances who earns \$50,100³.

*Median annual earnings were found by taking the average of the two numbers in the middle of the distribution therefore controlling for any outlaying numbers that may skew the results.

¹ 2004 American Community Survey, U.S Census Bureau

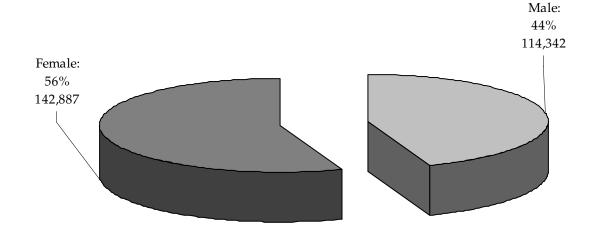
² Institute For Women's Research, The Gender Wage Ratio: Women's & Men's Earnings August 2005

³ State By State Rankings, 2002: Appendix Table 3a, U.S Census Bureau



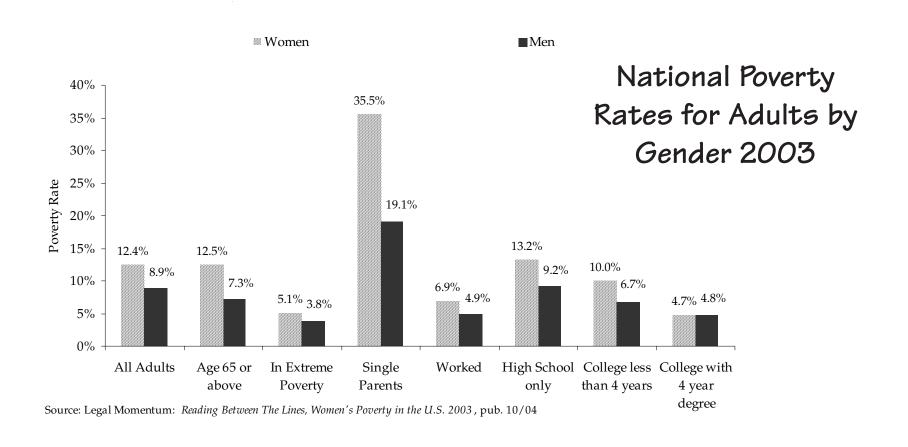
CT's Population in Poverty by Gender 2004

Total Population In Poverty: 7.6%



Source: 2004 American Community Survey, U.S Census Bureau

Connecticut Women





CT Women In Poverty Varies by Age and County

ccording to the 2004 American Community Survey conducted by the U.S Census Bureau¹, the number of women living in poverty in four different Connecticut counties varies greatly by age. The four Connecticut counties they are Hartford County, Fairfield County, New London County and New Haven County.

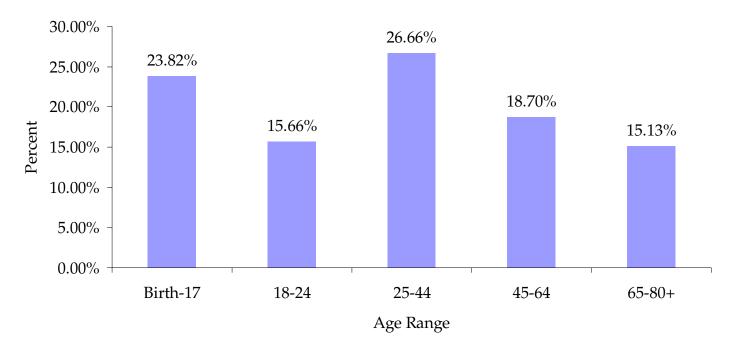
From birth to age 18 the number of girls in poverty in these selected counties remains somewhat consistent. However, from ages 18-44 New Haven County stands out as the county with the highest number of women in poverty. After age 44 the rates of poverty among women once again become similar between selected counties.

The following charts show the number of women in poverty by age in the state and in four specific Connecticut counties.

 $^{^{\}rm 1}\,2004$ American Community Survey, U.S Census Bureau



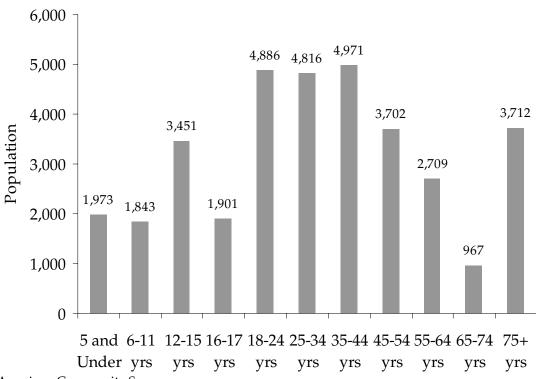
CT Women in Poverty by Age 2004



Source: U.S Census Bureau Current Population Survey, 2004

A Connecticut Women

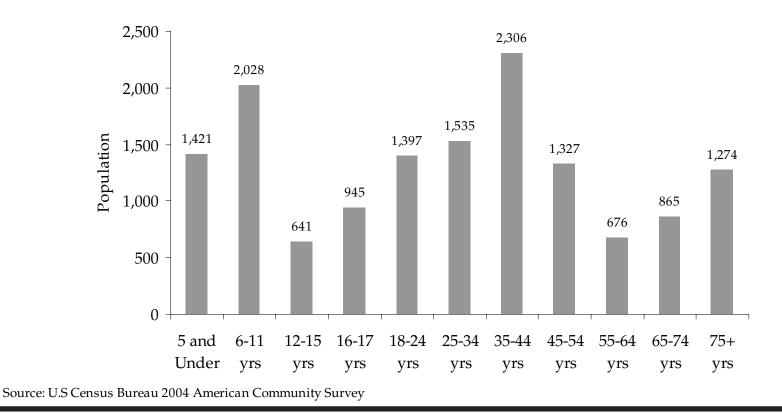
CT Women in Poverty by Age, Hartford County 2004



Source: U.S Census Bureau 2004 American Community Survey

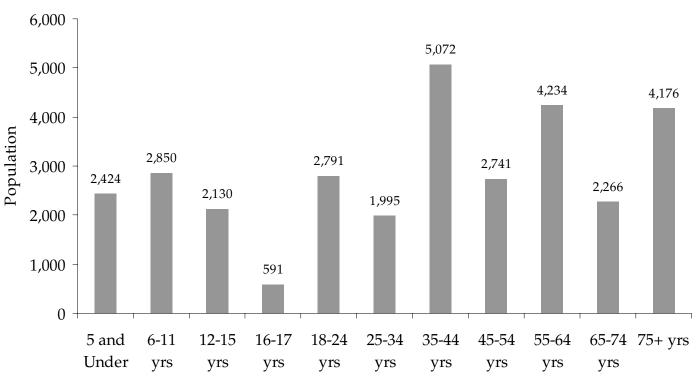


CT Women in Poverty by Age, New London County 2004



A Connecticut Women

CT Women in Poverty by Age, Fairfield County 2004

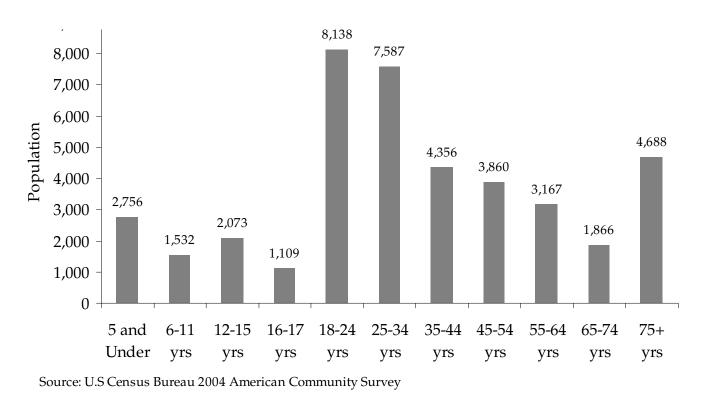


Source: U.S Census Bureau 2004 American Community Survey



Connecticut Women

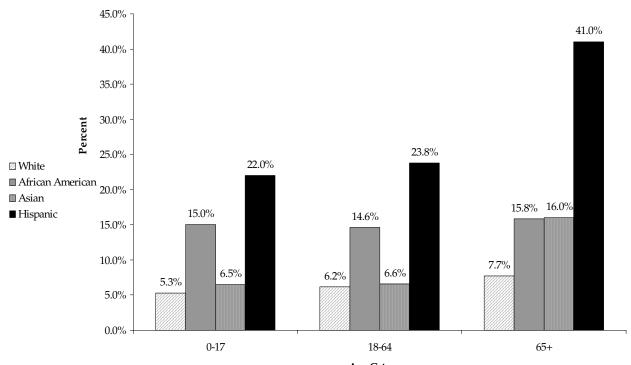
CT Women in Poverty by Age, New Haven County 2004



Gabout Connecticut Women

overty for Connecticut women also varies among race by age group. As many as 41% of Hispanic women age 65 and over were in poverty in 2004.¹ In fact, Hispanic women are more likely to be in poverty across all age groups, as the following chart shows.

CT Women in Poverty by Race and Age 2004



Source: U.S. Census Bureau, American FactFinder, 2004 American Community Survey; Tables Age Category B17001A, B17001B, B17001D,B17001I; Tables B01001A, B01001B, B01001D, B01001I

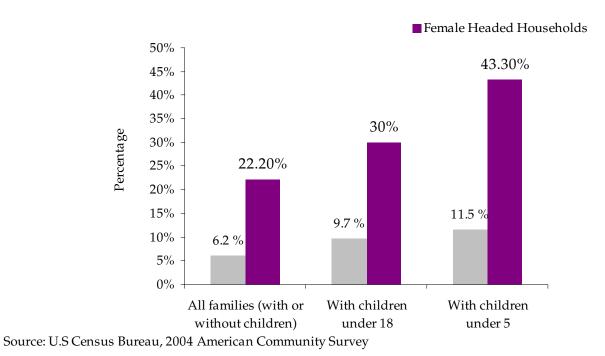


¹ U.S. Census Bureau, American FactFinder, 2004 American Community Survey; Tables B17001A, B17001B, B17001D,B17001I; Tables B01001A, B01001B, B01001D, B01001I

Connecticut Women

Percentage of CT Families in Poverty 2004





he following chart displays the percentage of CT families living in poverty in 2004.

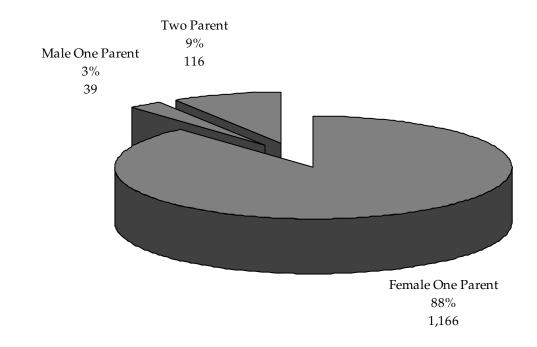
Consistent with all other data about women in poverty discussed thus far, single female households have a much higher rate of poverty than "All Families" in poverty. As many as 43% of female headed households with children under 5 live below the poverty level.



CT's Homeless Families in Shelters 2004

Homelessness

he Connec Coalition to E Homelessness reported that 2004 10,020 sii adults used shelters, a 21% of the single adul were women. They al reported that 1,321 fai used shelters, and 88% the families using she were single parent fer headed families.



Source: CT Coalition to End Homelessness, www.cceh.org/FFY2004ANDDEMOG.PDF



EARNINGS

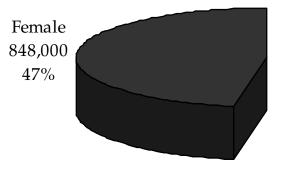


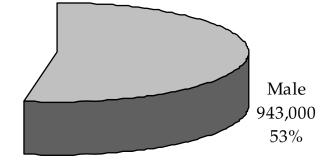
Labor Market Participation

According to the Connecticut Department of Labor (2000), women make up 51% of Connecticut's population and 47.7% of Connecticut's labor force. The U.S. Equal Employment Opportunity Commission (2003) reports that women are over represented in the office & clerical and service occupations with average annual earnings of \$33,951 and \$25,654 respectively. Women are under represented in the officials & managers occupations with average annual earnings of \$105,963.

The following charts illustrate the gender and racial/ethnic distribution of workers in various occupational catagories.

CT Labor Force by Gender 2000

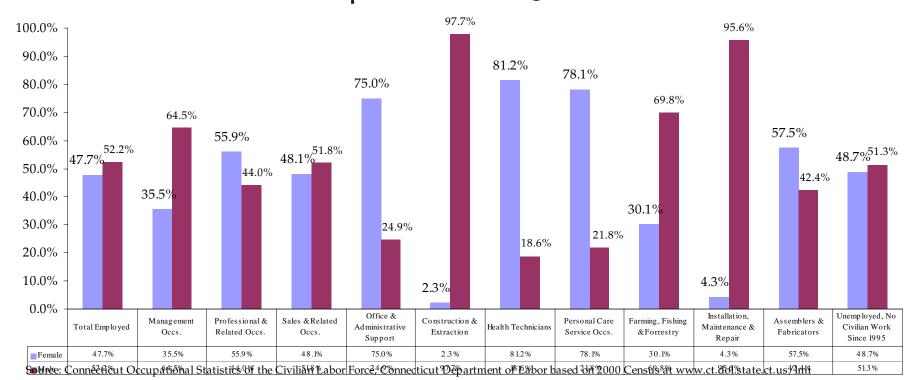


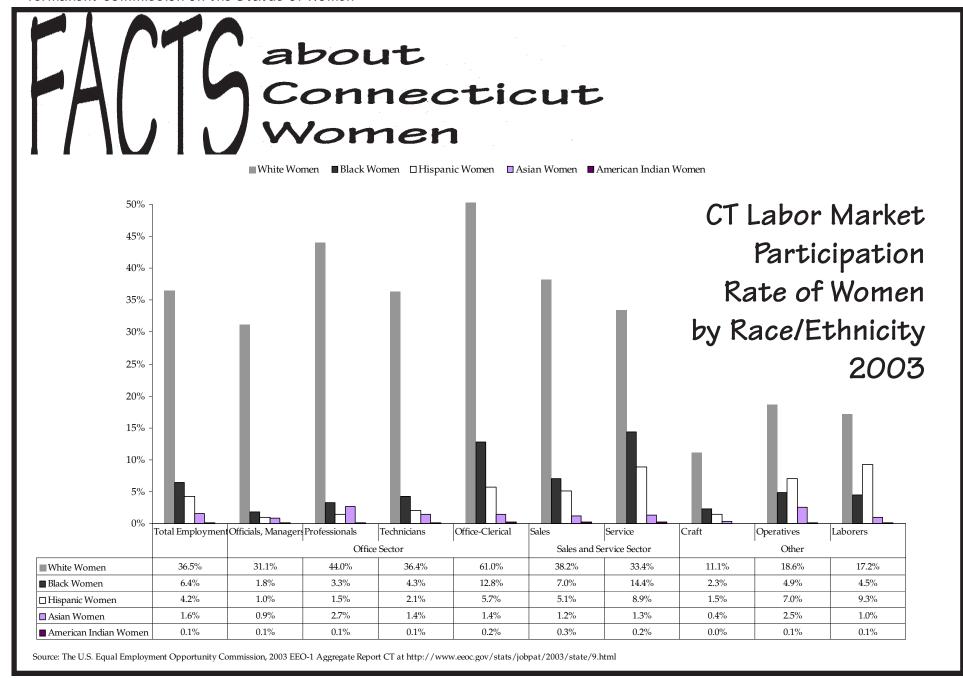


Source: http://www.bls.gov/lau/table14full04.pdf



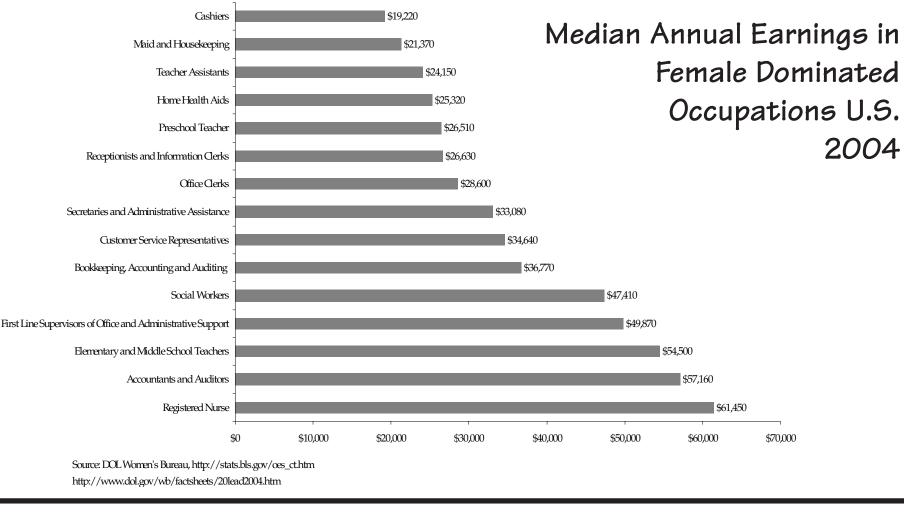
CT Females and Males Employed Within Various Occupational Categories 2000



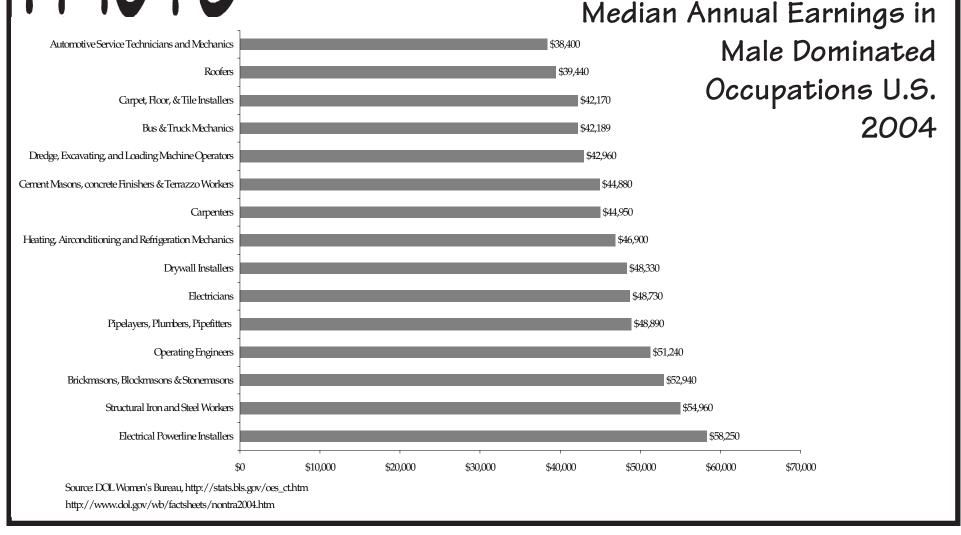




Gabout Connecticut Women



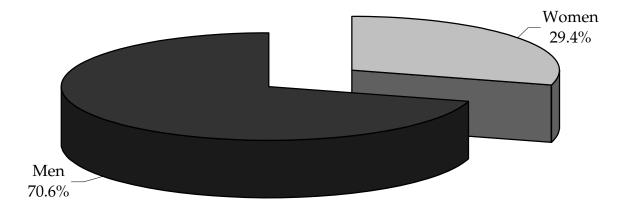






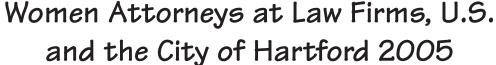


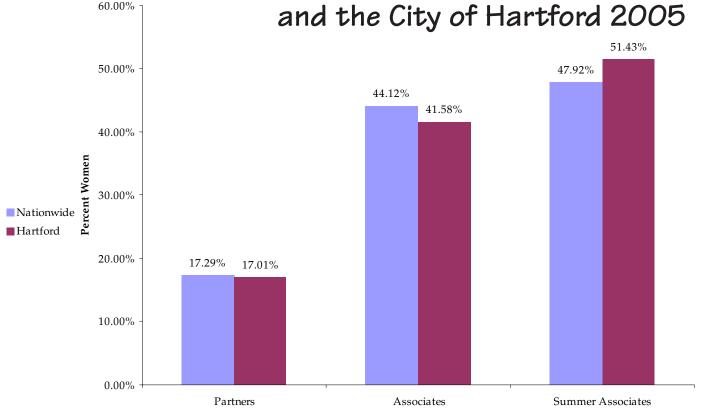
Working in the Legal Profession, U.S. by Gender 2004



Source: American Bar Association, Commission on Women in the Profession; Bureau of Labor Statistics, 2004

Sabout Connecticut Women





Source: National Association for Law Placement (NALP), Women and Attorneys of Color Continue to Make Small Gains at Large Law Firms Press Release, November 17, 2005



Projected Job Growth by Number of Jobs from 2002 to 2012, CT

Pro	ojected Growth by	Annual	Annual Projected	Average Wage 2005		
Occupation Titles	Number of Jobs from 2002 to 2012	Openings	Percent Growth Rate from 2002 to 2012	Hourly	Annual	
Cashiers	4,460	2,743	6%	\$9.28	\$19,287	
Retail Salespersons	4,400	2,314	4%	\$13.03	\$27,104	
Waiters and Waitresses	4,310	1,764	7%	\$8.89	\$18,491	
Registered Nurses	5,250	1,181	4%	\$29.54	\$61,455	
Combined Food Preparation and Serving Workers	3,040	1,070	6%	\$9.29	\$19,321	
Janitors & Cleaners, exc. Maids Housekeeping Clean	ers 3,110	904	3%	\$11.79	\$24,519	
Customer Service Representatives	3,750	820	3%	\$16.64	\$34,594	
Sales Representatives, Wholesale and Manufacturing	2,230	775	4%	\$32.95	\$68,536	
Office Clerks, General	220	737	2%	\$13.73	\$28,575	
Food Preparation Workers	2,180	709	5%	\$10.49	\$21,824	
Teachers Assistants	2,550	682	3%	\$11.50	\$24,290	
Accountants and Auditors	2,590	637	3%	\$32.69	\$68,006	
General and Operation Managers	2,040	583	3%	\$61.24	\$127,382	
Receptionists and Information Clerks	2,360	575	4%	\$12.79	\$26,606	
Landscaping and Groundskeeping Workers	2,470	563	4%	\$13.33	\$27,726	

 $Source: The \ Real \ Cost \ of \ Making \ a \ Living \ in \ 2005: The \ Self \ Sufficiency \ Standard \ for \ Connecticut, Office \ of \ Workforce \ Competitiveness, State \ of \ CT$



Wage Gap CT

•n the last 25 years there has been a steady but slow improvement in the wage gap between women and men. The clearest improvement ocurred between 1981 and 1996. Since then, there has been no clear trend. In 1979, the wage gap was approximately 34% and in 2004 it was approximately 25%.

If we continue at the current rate of change in Connecticut, women will not receive equal pay for equal work until the year 2086.



Women's Median Wages as Percentage of



Source: Ct Voices for Children, State of Working CT 2005, http://www.ctkidslink.org/



Racial and Gender Disparity in Earnings

edian annual earnings are the median yearly earnings of the non institutionalized population aged 16 and older who worked fulltime year round. White men have the highest median annual earnings as compared to all other racial and ethnic groups regardless of gender. The greatest earnings disparity exists for African American and Hispanic women who earn 57 cents for every \$1.00 earned by white men.

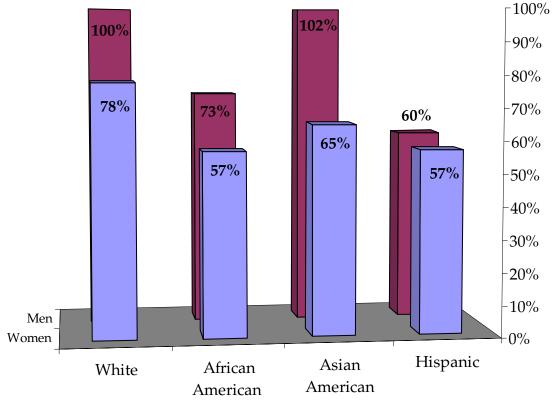
Source: U.S. Census, 2004 American Community Survey, Tables B20017, B20017A, B20017B, B20017C, B20017D,

about Connecticut Median Annual Earnings by Race 54,967 51,996 60,000 and Gender/ 56.047 50,000 Ethnicity in CT 40,337 42,759 40.147 40,000-2004 33,221 35,797 31.322 30,000-31,490 20,000 **■**Women Men 10,000 Men Women

18-20 Trinity Street $_{\rm n}$ Hartford, CT 06106 $_{\rm n}$ Phone: 860.240.8300 $_{\rm n}$ Fax: 860.240.8314 e-mail: pcsw@cga.ct.gov $_{\rm n}$ website: www.cga.ct.gov/pcsw

A Connecticut Women

Median Annual
Earnings as a
Percentage of White
Men's Earnings, by
Race/Ethnicity in
CT 2004



Source: U.S. Census , 2004 American Community Survey, Tables B20017, B20017A, B20017B, B20017C, B20017D, B20017I



The Glass Ceiling in Connecticut 2005

he glass ceiling has come to mean an invisible but impenetrable barrier between women and the executive suite, preventing women from reaching the highest levels of the business world regardless of their accomplishments and merits.¹

The PCSW surveyed the Top 100 companies in Connecticut as reported in the 2004 and 2005 Connecticut Magazine's "The Connecticut 100," a list of the state's 100 largest public and private industrial and service companies. The top three positions in each company were researched. Of the top 100 Connecticut companies, 92% of the top three positions are held by men while 8% of these positions are held by women.² The businesses surveyed appear on the next two pages (in order of their size).

[&]quot;Good for Business: Making Full Use of the Nation's Human Capital" <u>The Environmental Scan</u>; A Fact Finding Report of the Federal Glass Ceiling Commission, Washington, D.C. 1991. pg. iii

² Connecticut Magazine, "The Connecticut 100;" 2005



The CT 100

a list of the state's 100 largest public and private industrial and service companies

- 1. General Electric Co. Inc.
- 2. United Technologies Corp.
- 3. International Paper Co.]
- 4. The Hartford Financial Services Group
- 5. Aetna Inc.
- 6. Xerox Corp.
- 7. Premcor Inc.
- 8. MeadWestvaco Corp.
- 9. Gerald Metals Inc.
- 10. Northeast Utilities
- 11. Doctors Associates Inc.
- 12. Praxair Inc.
- 13. Oxford Health Plans Inc.
- 14. Pitney Bowes Inc.
- 15. EMCOR Group Inc.
- 16. Terex Corp.
- 17. W.R. Berkley Corp.
- 18. United Rentals Inc.
- 19. The Stanley Works
- 20. Phoenix Companies Inc.
- 21. Citizens Communications Co.

- 22. Silgan Corp.
- 23. Crompton Corp.
- 24. Applera Corp.
- 25. Mashantucket Pequot Gaming Enterprises Inc.
- 26. Hubbell Inc.
- 27. UST Inc.
- 28. United Natural Foods Inc.
- 29. Crane Co.
- 30. Retail Brand Alliance Inc.
- 31. Purdue Pharma
- 32. Olin Corp.
- 33. Towers Perrin
- 34. Magellan Health Services, Inc.
- 35. Blyth Industries Inc.
- 36. Star Gas Partners LP
- 37. IMS Health Inc.
- 38. Conair Corp.
- 39. ADVO Systems Inc.
- 40. Amphenol Corp.

- 41. Mohegan Tribal Gaming Authority
- 42. Arch Chemicals Inc.43. UIL Holdings Corp.
- 44. Ethan Allen Inc.
- 45. Hexcel Corp.
- 46. Kaman Corp.
- 47. Barnes Group Inc.
- 48. priceline.com Inc.
- 49. Bozzuto's Inc.
- 50. Gartner Inc.
- 51. Student Loan Corp.
- 52. PanAmSat Corp.
- 53. Timex Enterprises Inc.
- 54. Interactive Brokers Group
- 55. Playtex Family Products Corp.
- 56. Imagistics International Inc.
- 57. MacDermid Inc.
- 58. Unimin Corp.
- 59. Gerber Scientific Inc.
- 60. Vertrue Inc.
- 61. Katy Industries Inc.



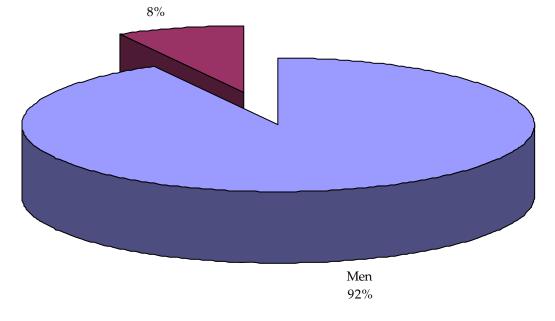
A Connecticut Women

- 62. Lane Construction Corp.
- 63. World Wrestling Entertainment Inc.
- 64. Photronics Inc.
- 65. Dictaphone Corp.
- 66. Swisher International Group Inc.
- 67. OMI Corp.
- 68. Stanadyne Automotive Corp.
- 69. CUNO Inc.
- 70. Tauck Holdings Inc.
- 71. Hometown Auto Retail
- 72. Lydall Inc.
- 73. Stew Leonard's
- 74. FactSet Research Systems
- 75. Genesee & Wyoming Inc.
- 76. Rogers Corp.
- 77. Brant-Allen Industries Inc.
- 78. TRC Companies Inc.
- 79. TransPro Inc.
- 80. Ulbrich Stainless Steel and Special Metals

- 81. O&G Industries Inc.
- 82. Simkins Industries Inc.
- 83. Raytech Corp.
- 84. Yarde Metals Inc.
- 85. Oakleaf waste Management, LLC
- 86. Independence Holding Co.
- 87. ATMI Corp.
- 88. The Aristotle Corp.
- 89. Baldwin Technology Co.
- 90. United States Beverage, LLC
- 91. Sturm, Ruger & Co, Inc.
- 92. Santa Holding Co.
- 93. BKM Enterprises Inc.
- 94. Ensign-Bickford Industries
- 95. OptiCare Health Systems, Inc.
- 96. Meta Group Inc.
- 97. Guida-Siebert Dairy
- 98. Zygo Corp
- 99. Vital Works Inc.
- 100. First Aviation Services, Inc.



Top Three Positions in CT's Top 100 Companies According to Gender 2005



Source: Connecticut Magazine's Top 100 Companies, 2005

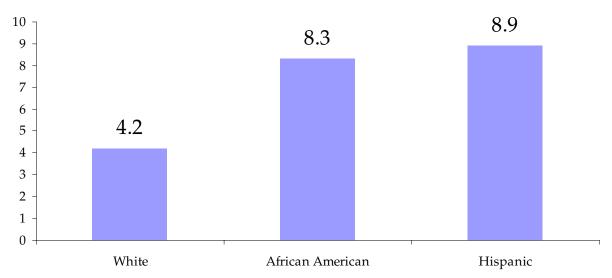


Unemployment Rates

s of June 2003, women were under-represented in the ranks of CT's unemployed representing only 41.5% of the unemployed while they made up 47% of the labor force. However, African American and Hispanic women are unemployed at a rate two times that of white women. It is important to note that of the long term unemployed that are no longer looking for work and the underemployed are not reflected in these statistics.



Women's Unemployment Rates by Race/Ethnicity CT 2004



Source: U.S. Bureau of Labor Statistics, at http://www.bls.gov/lau/table14full04.pdf



Economic Self-Sufficiency



Family Economic Self-Sufficiency in CT

he Self-Sufficiency Standard is calculated by the Connecticut Office of Workforce Competitiveness, persuant to C.G.S. 4-66e how much income is needed for a family of a certain composition in a given place to adequately meet their basic needs – without public or private assistance. The portion of income designated for healthcare assumes access to employer sponsored health insurance. The portion of income designated as miscellaneous includes clothes, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone service.

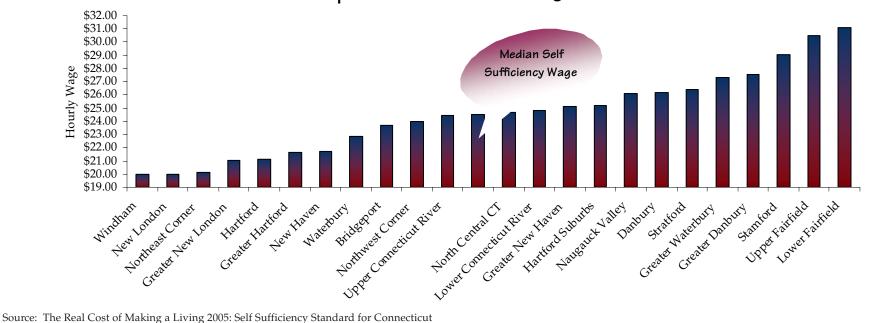
The Self-Sufficiency Standard for One Adult, One Preschooler and One Schoolage Child

Monthly Costs	Waterbury	New Haven	Stamford	Hartford	New London
1	•	- 1 - 1 - 1 - 1 - 1 - 1			
Housing	\$645	\$794	\$1,312	\$709	\$683
ChildCare	\$1,462	\$1,422	\$1,643	\$1,401	\$1,193
Food	\$492	\$487	\$505	\$527	\$451
Transportation	\$268	\$45	\$45	\$45	\$239
Health Care	\$291	\$291	\$291	\$291	\$291
Miscellaneous	\$316	\$304	\$379	\$297	\$286
Taxes	\$820	\$751	\$1,209	\$716	\$652
Child Care	-\$100	-\$100	-\$100	-\$100	-\$105
Tax Credit (-)					
Child Tax Credit	-\$167	-\$167	-\$167	-\$167	-\$167
Tax Credit (-)					
Self-Sufficiency Hourly Wage:	\$22.88	\$21.74	\$29.07	\$21.13	\$20.02
Source: The Real Cost of Making a Living	in Connecticut 2005: Se	lf Sufficiency Standard for C	onnecticut		

Connecticut Women

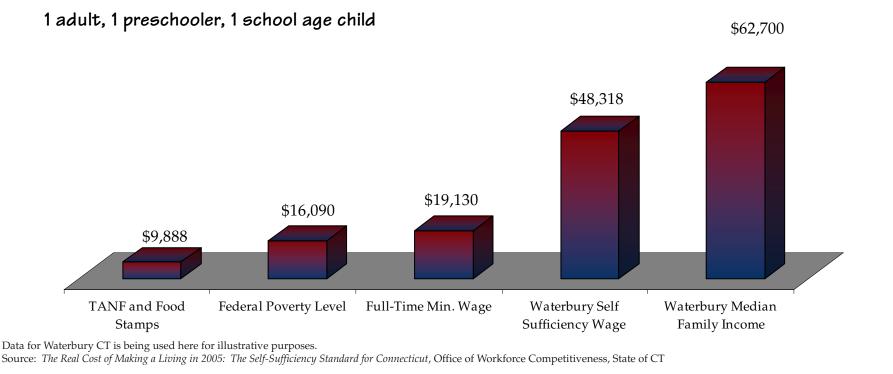
he following charts highlight selected areas of the state. The complete report, *The Real Cost of Making a Living 2005: Self Sufficiency Standard for Connecticut*, can be accessed online at http://www.cga.ct.gov/pcsw/ or by calling the PCSW at (860)240-8300.

1 adult, 1 preschooler, 1 school age child CT 2005





Comparing the Self-Sufficiency Standard to Other Income Benchmarks CT 2005



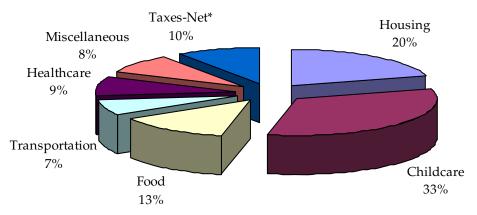




Percentage of Income Needed to Meet Basic Needs of One Adult, Infant and Schoolage Child in New London, CT 2005.

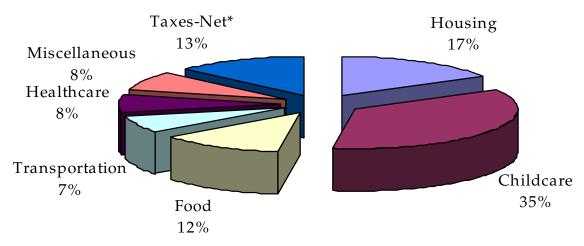
The Self-Sufficiency per hour

wage would be \$19.26.

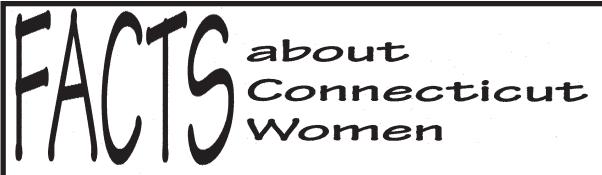


A Connecticut Women

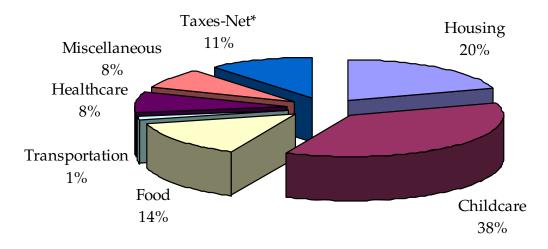
Percentage of Income Needed to Meet Basic Needs of One Adult, Infant and Schoolage Child in Waterbury, CT 2005. The Self-Sufficiency per hour wage would be \$22.01.





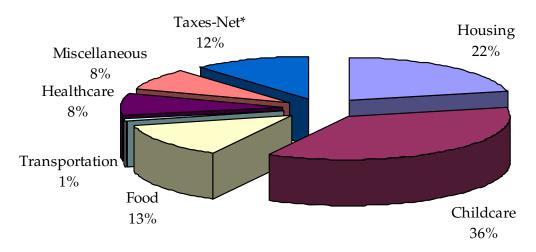


Percentage of Income Needed to Meet Basic Needs of One Adult, Infant and Schoolage Child in Hartford, CT 2005. The Self-Sufficiency per hour wage would be \$20.25.



A Gonnecticut Women

Percentage of Income Needed to Meet Basic Needs of One Adult, Infant and Schoolage Child in New Haven, CT. The Self-Sufficiency per hour wage would be \$20.94.



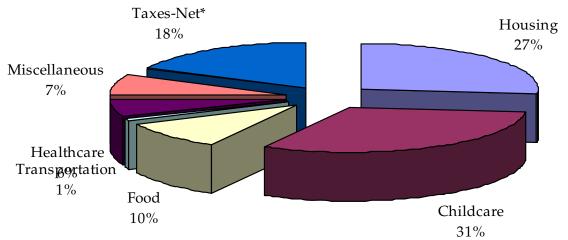
*Percentages include the net effect of taxes and tax credits.

Source: *The Real Cost of Making a Living in* 2005: *The Self Sufficiency Standard for Connecticut*, Office of Workforce Competitiveness, State of CT





Percentage of Income Needed to Meet Basic Needs of One Adult, Infant and Schoolage Child in Stamford, CT 2005. The Self-Sufficiency per hour wage would be \$28.06.





Childcare



CHILD CARE

hild care is a work support for working parents and improves the cognitive development and school success of children. The cost of child care can be very high, and requires a significant share of the monthly earnings of low to moderate income families. For example, a single mother with an infant and school age child who was earning the minimum needed to meet her basic expenses in Greater New London as determined the by Connecticut Self-Sufficiency Standard would have to spend approximately \$1,127 per month, or 32% of her monthly costs. A family consisting of two parents and two school age children in Greater Danbury, earning self sufficiency wages of \$58,436, spends 22.87% of their income on childcare. That same family type living in Bridgeport, earning self sufficiency wages of \$46,602, spends 32.29% of their income on child care. The average cost to parents for a four-year old in a Connecticut Early Care center is \$8,240, while undergraduate in-state tuition and fees at the University of CT are \$6,806. 1

Most working parents with low to moderate incomes require some government assistance to pay for childcare and make ends meet. However, the number of children attending pre-school programs with assistance from the state's Care 4 Kids program has dropped approximately 46% from 31,485 in 2000 to 17,275 in 2004. Some families are receiving child care assistance from other government programs, but working families with incomes over 55% of the state's median income are no longer eligible for assistance from Care 4 Kids.

¹ Pearce, Diana, *The Real Cost of Living in 2005: The Self-Sufficiency Standard for Connecticut*, Office of Workforce Competitiveness, State of Connecticut, 2005



Child Care Availability in CT 2004

	Connecticut Capacity/Vacancy		North Central Capacity/Vacancy		North West Capacity/Vacancy		East Capacity/Vacancy		South Central Capacity/Vacancy		South West Capacity/Vacancy	
Infant Toddler	22,524	2,620	7,220	953	3,575	431	2,630	223	5,483	670	3,616	343
Preschool	49,364	6,673	16,201	2,318	7,303	1,050	5,486	723	11,151	1,580	9,223	1,002
School Age	40,995	6,703	13,560	2,164	6,600	1,312	4,426	589	9,261	1,545	7,148	1,093
Head Start	6,431	332	1,693	51	992	151	620	63	1,868	60	1,258	7
Nursery School	38,258	1,672	9,550	492	6,591	269	3,593	119	8,451	359	10,073	433

Source: WWW.CHILDCAREINFOLINE.ORG



Monthly Cost of Child Care for Selected Regions of CT 2005

	Northeast Corner	Hartford	Greater New Haven	Greater Danbury	Stamford
one preschooler	\$738	\$866	\$879	\$905	\$1,015
one preschooler and one school age	\$1,193	\$1,401	\$1,422	\$1,462	\$1,643

Source: The Real Cost of Living in 2005: The Self-Sufficiency Standard for Connecticut

Northeast Corner composed of Brooklyn, Canterbury, Eastford, Hampton, Killingly, Plainfield, Pomfret, Putnam, Scotland, Sterling, Thompson, and Woodstock.

Greater New Haven is composed of Clinton, Killingworth, Branford, Bethany, East Haven, Guilford, Hamden, Madison, Meriden, Milford, North Haven, North Branford, Orange,

Wallingford, West Haven, and Woodbridge.

Greater Danbury is composed of Bethel, Brookfield, New Fairfield, Newtown, Redding, Ridgefield, Sherman, Bridgewater, New Milford, Roxbury, and Washington.



EDUCATION & EARNINGS



Women and Education

houghout the United States, college graduates age 25 and over earn nearly twice as much as workers who stopped with a high school diploma....The unemployment rate for workers who dropped out of high school is nearly four times the rate for college graduates.¹ According to the U.S. Department of Labor, from 1979 to 2000, the earnings of college-educated women grew nearly twice as fast as the earnings of men, but these women still earn less than men.²

Increasing education level does not close the gender wage gap. Women with an education level of "some high school" earn \$13,300 less than men with "some high school" while women with a graduate or professional degree make \$22,358 less than men with a Graduate or professional degree. A comparison across levels of education reveals that women with a Bachelor's degree earn \$1,421 less than men with an Associate's degree and women with a graduate degree earn \$3,680 less than men with an Associate's degree. However, earnings go up significantly for both men and women as educational levels increase. The statewide dropout rate for high school girls in Connecticut was 1.6% in 2003-2004, slightly less than that of boys (2.1%). Women who did not graduate high school in 2003 were earning an average of \$19,253 a year; women who completed high school that same year made an average of \$26,146. By comparison, women earned on average \$41,715 if they had a bachelor's degree.³ Based on the 2000 Census data used in the Institute for Women's Policy Research's *The Status of Women in the States* 2004, only 29.4% of Connecticut women age 25 and over had a bachelor's degree or more.

Enrollment data about women at the University of Connecticut is reported here as an example of trends over time with respect to enrollment and areas of study. Almost 53% of students enrolled at the University of Connecticut for the Fall 2005 semester were women. These women were more likely than their male counterparts to choose majors in schools such as

A Connecticut Women

nursing, family studies, and education. Male students outnumber female students in engineering and business, ultimately leading to careers in structural engineering, mechanical engineering, management, accounting, and finance, where women are similarly outnumbered in the workforce.

¹ U.S. Department of Labor, Bureau of Labor Statistics, Working in the 21st Century, 2005; http://www.bls.gov/opub/home.htm

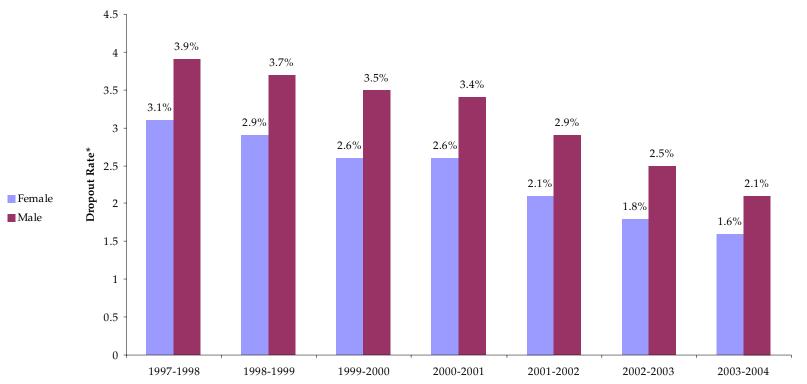
² Ibid

³ United States Bureau of Labor Statistics, Current Population Survey 2003. Please see the "Impact of Education on Earnings, by Gender for Connecticut, 2003" chart in this section.

⁴ Please see the "Percent of Persons Aged 25 and Over in Connecticut with a Four-Year College Degree or More, by Gender, Race, and Ethnicity, 2000" chart in this section.

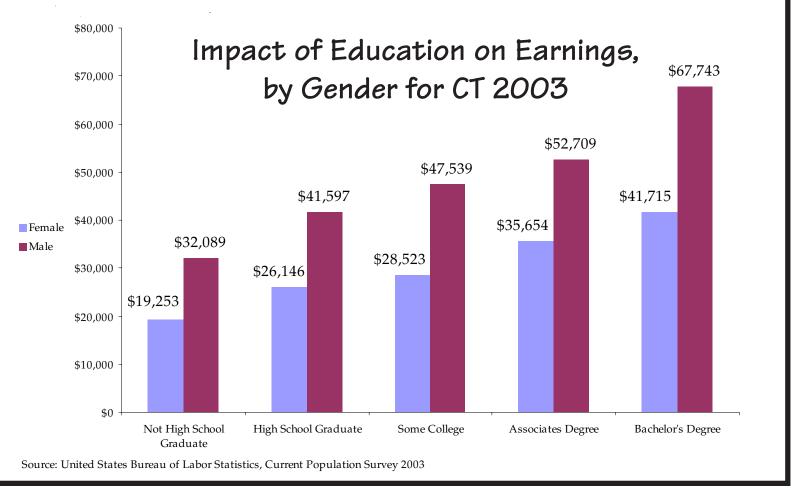
⁵ University of Connecticut Office of Institutional Research, 2005-2006 Fact Book, Total University (Excluding Health Center) Enrollment Headcount by Ethnicity and Gender, and Percent Minority and Percent Female. Fall 1986-2005

CT Statewide Dropout Rate* by Gender 1997-2004

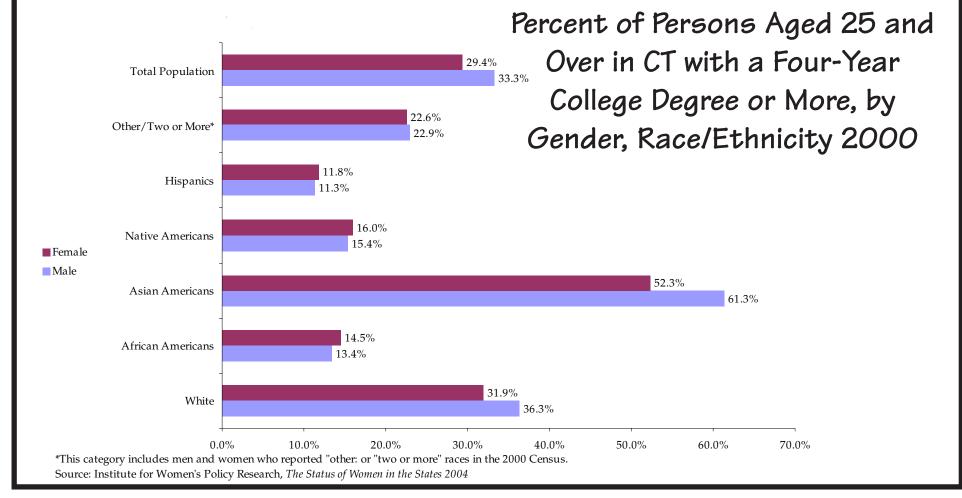


*Dropout rates apply to Connecticut students previously in Grades 9 through 12 enrolled in Year high school or a self-contained high school-level program. Source: Connecticut State Department of Education, 2005



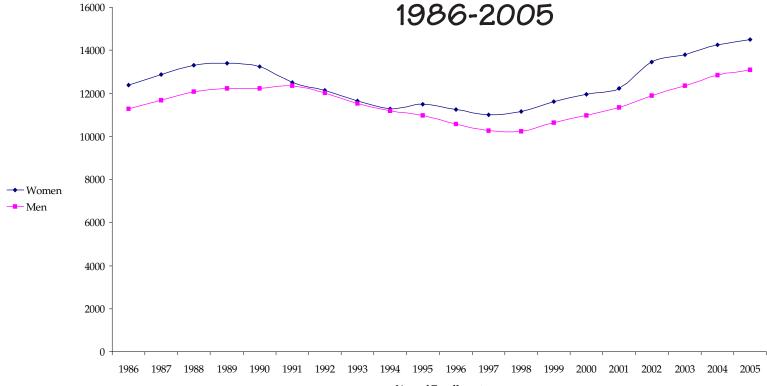








Total University of CT Headcount by Gender 1986-2005



Year of Enrollment

Source: University of Connecticut Office of Institutional Research, 2005-2006 Fact Book, Total University (Excluding Health Center) Enrollment Headcount by Ethnicity and Gender, and Percent Minority and Percent Female, Fall 1986-2005



School/College

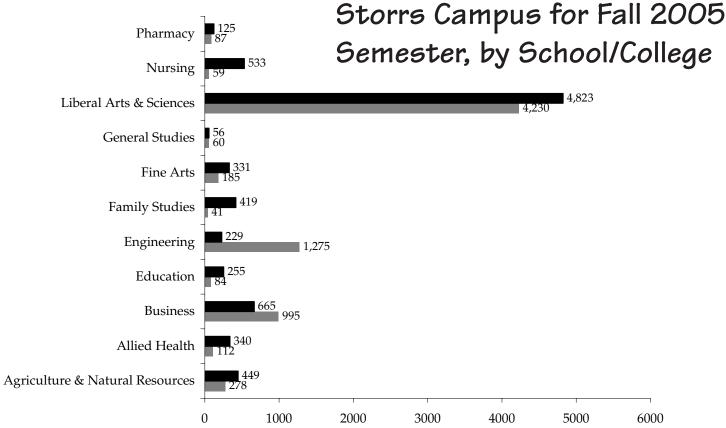
Source: University of Connecticut, 2005

■ Female

■ Male



University of CT Undergraduate Degree Seeking Enrollment at Storrs Campus for Fall 2005



Number of Students



WOMEN OWNED BUSINESSES



Women-Owned Businesses in CT

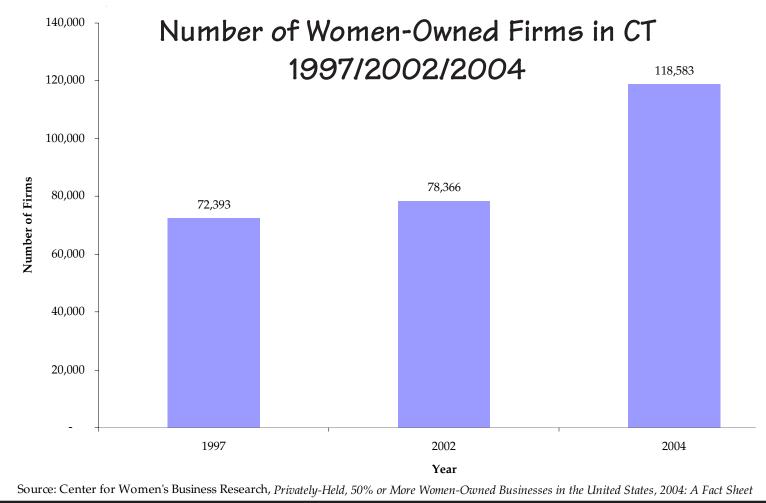
omen owned businesses in Connecticut have increased dramatically in numbers, sales and employees.

Between 1997 and 2004 there was a sharp 64% increase in the number of women owned firms in the state. More people are employed by women business owners – a 94% increase between 1997 and 2004. Sales have also increased 76% during this period.¹

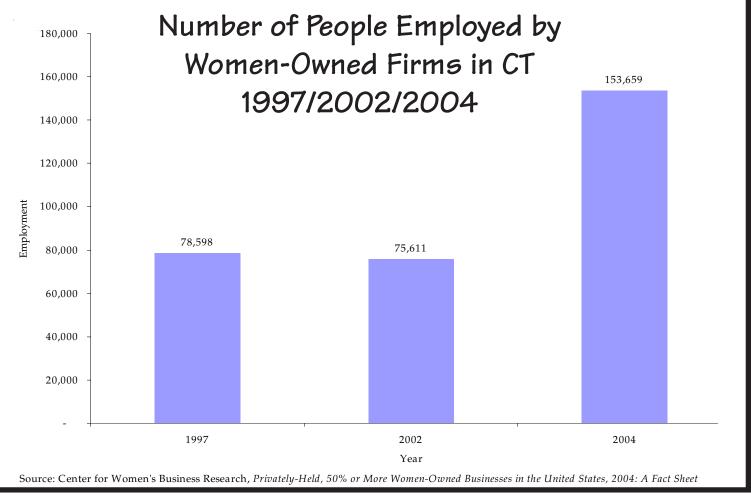
In Connecticut there are now approximately 118,583 privately owned firms in which women own equal or majority share. Of those, 93% are owned by white women and 7% are owned by women of color.²

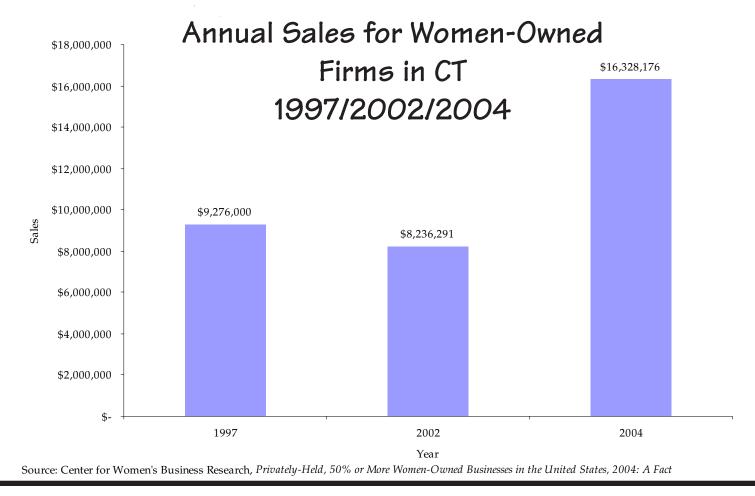
¹ Center for Women's Business Research, "Women-Owned Businesses in Connecticut, 2004: A Fact Sheet"

² Center for Women's Business Research, "Businesses Owned by Women of Color in the United States, 2004: A Fact Sheet"







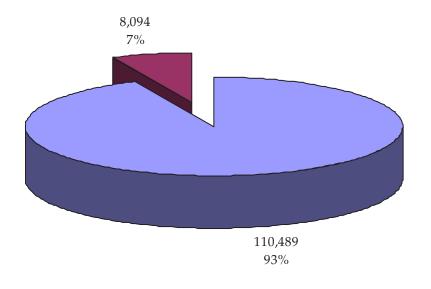




Women-Owned, Privately-Held Firms in CT Owned by Women of Color 2004



■ Firms Owned by Women of Color





Microenterprise

microenterprise is a locally owned business with fewer than 5 employees and less than \$50,000 in capital. Microenterprise creates opportunities for these groups who might "have difficulty accessing business development services or credit through traditional means."

Connecticut is home to approximately 277,000 microenterprise businesses statewide, with 28,000 starting in 2004. Microenterprises employ 400,000 Connecticut residents, twice as many people as the top 25 employers in the state combined. Microenterprises also generate \$15.3 billion in sales annually and \$430 million in Connecticut state tax revenues

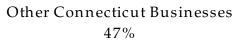
annually.²

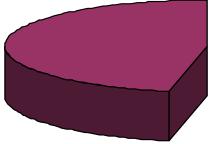
¹ Association for Enterprise Opportunity, News & Press Room; Microenterprise Fact Sheet for Media, January 2002; www.microenterpriseworks.org/news/factsheet.htm

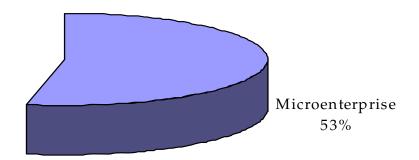
² Microenterprise Resource Group (MERG); Microenterprise FAQs, 2006; www.mergct.org/microenterprise.htm



Number of Microenterprise Businesses in CT 2005







Source: Microenterprise Resource Group (MERG), Microenterprise FAQs, 2006; www.mergct.org/microenterprise.htm



RETIREMENT & SOCIAL SECURITY



RETIREMENT INCOME

n a national level, 58% of Social Security beneficiaries age 62 and over and 70% of beneficiaries 85 and over are female. Women on average are expected to live three years longer than men. This results in women receiving social security benefits 15% longer than men. Social Security is the only source of retirement income for 29% of unmarried elderly women. Social Security is 52% of the total income for unmarried women, 38% of the total income for unmarried men and 35% of the total income for elderly couples.

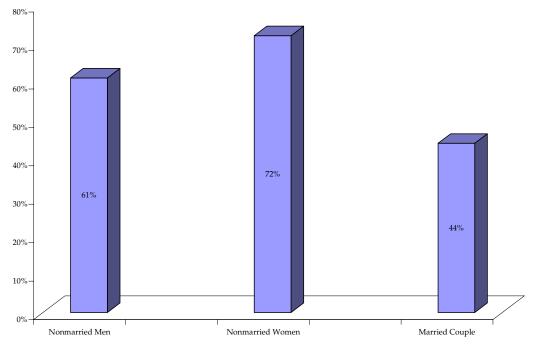
Women represent 59% of all people 65 and older in Connecticut who rely on Social Security benefits.

Without Social Security, 46% of elderly women in Connecticut would be poor.

Social Security Administration, Women and Social Security, http://www.ssa.gov/pressoffice/factsheets/women-alt.htm
National Women's Law Center, Social Security: Women, Children and the States; www.nwlc.org February 2005



Share of Income from Social Security for Elderly Couples and Individuals with Social Security Income, CT 2001-03

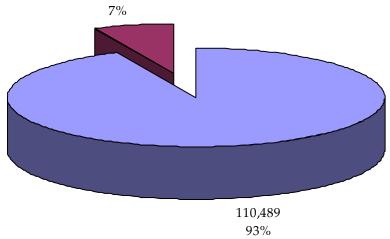


Source: Economic Policy Institutes' analysis of March Current Population Survey data, U.S. Census. Table 2: Share of Income from Social Security for Median Elderly Couples and Individuals with Social Security Income, 2001-03. Note: Nonmarried" here refers to persons currently widowed, divorced, separated, have never been marries, or have an absent spouse.



Women-Owned, Privately-Held Firms in CT Owned by Women of Color 2004





8.094

Source: Center for Women's Business Research, Businesses Owned by Women of Color in the United States, 2004: A Fact Sheet



Microenterprise

microenterprise is a locally owned business with fewer than 5 employees and less than \$50,000 in capital. Microenterprise creates opportunities for these groups who might "have difficulty accessing business development services or credit through traditional means."

Connecticut is home to approximately 277,000 microenterprise businesses statewide, with 28,000 starting in 2004. Microenterprises employ 400,000 Connecticut residents, twice as many people as the top 25 employers in the state combined. Microenterprises also generate \$15.3 billion in sales annually and \$430 million in Connecticut state tax revenues

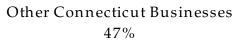
annually.²

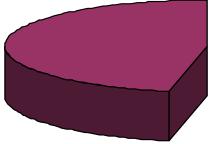
¹ Association for Enterprise Opportunity, News & Press Room; Microenterprise Fact Sheet for Media, January 2002; www.microenterpriseworks.org/news/factsheet.htm

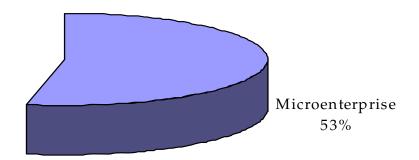
² Microenterprise Resource Group (MERG); Microenterprise FAQs, 2006; www.mergct.org/microenterprise.htm



Number of Microenterprise Businesses in CT 2005







Source: Microenterprise Resource Group (MERG), Microenterprise FAQs, 2006; www.mergct.org/microenterprise.htm



RETIREMENT & SOCIAL SECURITY



RETIREMENT INCOME

n a national level, 58% of Social Security beneficiaries age 62 and over and 70% of beneficiaries 85 and over are female. Women on average are expected to live three years longer than men. This results in women receiving social security benefits 15% longer than men. Social Security is the only source of retirement income for 29% of unmarried elderly women. Social Security is 52% of the total income for unmarried women, 38% of the total income for unmarried men and 35% of the total income for elderly couples.

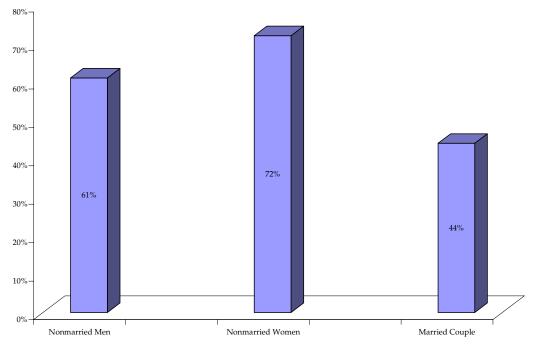
Women represent 59% of all people 65 and older in Connecticut who rely on Social Security benefits.

Without Social Security, 46% of elderly women in Connecticut would be poor.

Social Security Administration, Women and Social Security, http://www.ssa.gov/pressoffice/factsheets/women-alt.htm
National Women's Law Center, Social Security: Women, Children and the States; www.nwlc.org February 2005

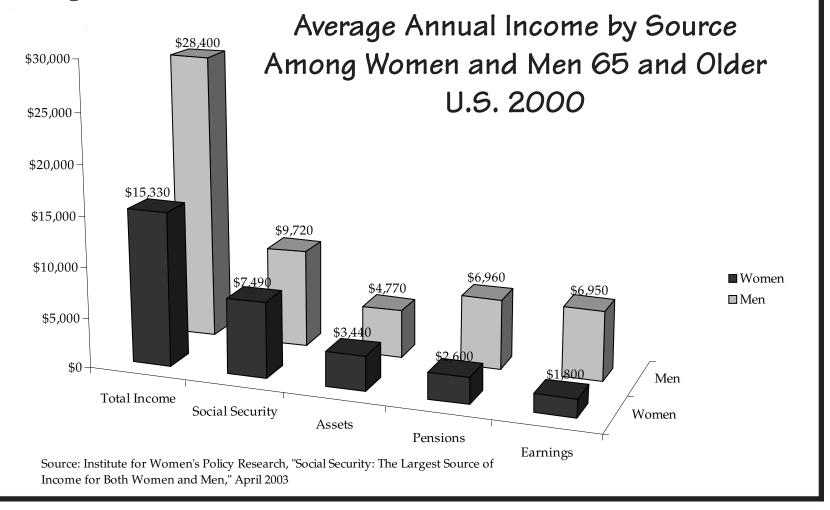


Share of Income from Social Security for Elderly Couples and Individuals with Social Security Income, CT 2001-03



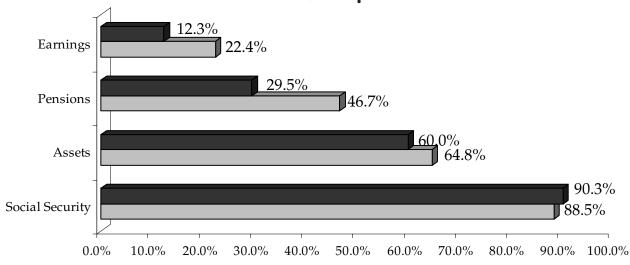
Source: Economic Policy Institutes' analysis of March Current Population Survey data, U.S. Census. Table 2: Share of Income from Social Security for Median Elderly Couples and Individuals with Social Security Income, 2001-03. Note: Nonmarried" here refers to persons currently widowed, divorced, separated, have never been marries, or have an absent spouse.

A Connecticut Women





Percentage of Women and Men 65 and Older Receiving Types of Income, U.S. 2000

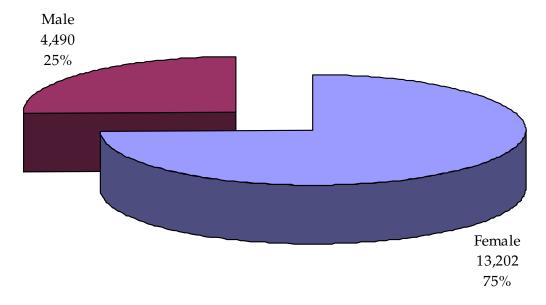


	Social Security	Assets	Pensions	Earnings
■Women	90.3%	60.0%	29.5%	12.3%
□Men	88.5%	64.8%	46.7%	22.4%

Source: Institute for Women's Policy Research, Social Security: The Largest Source of Income for Both Women and Men, April 2003



In 2005 there were three times more women than men over age 60 on Medicaid and living in a CT nursing home.



Source: Connecticut Department of Social Services, data for October 2005.



Chapter Three Women and Political Participation



Women In Government

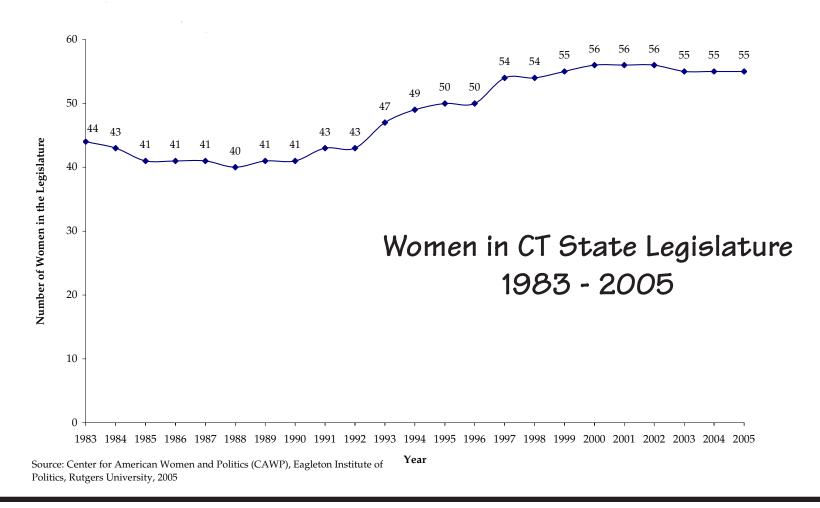
omen make up 29% of the 2005 Connecticut General Assembly. In the Senate, women comprise 9 of the 36 members, and women hold 46 of the 151 seats in the House of Representatives.

Connecticut also has a high representation of women in state-level elective office.

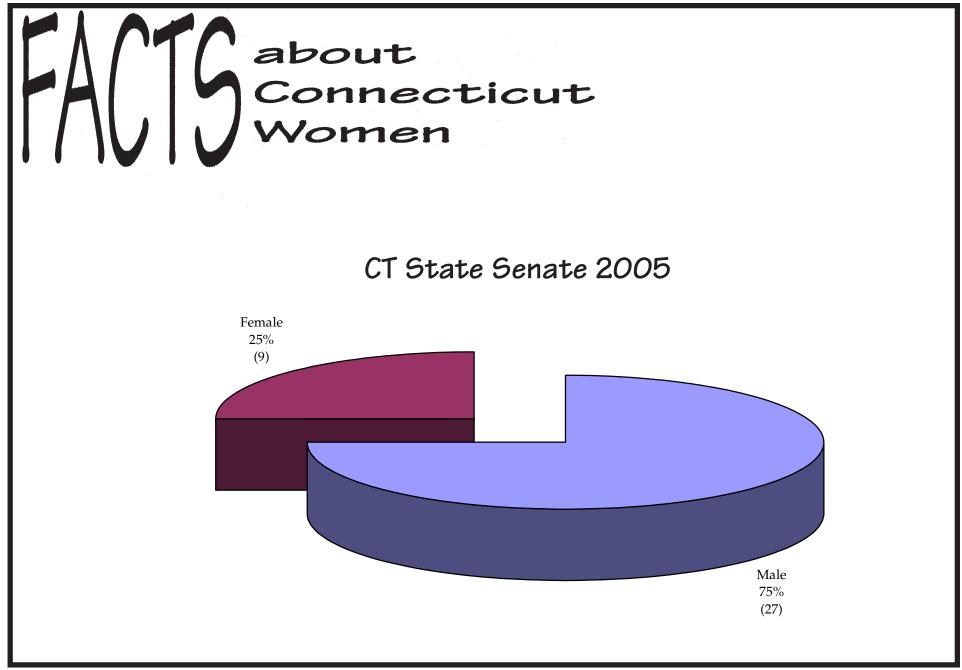
- M. Jodi Rell (2004-present) is Connecticut's second female governor and was the state's first female Lieutenant Governor.
- Susan Bysiewicz (1999-present) is Connecticut's 13th female Secretary of the State.
- Nancy Wyman (1995-present) is Connecticut's first female State Comptroller.
- Denise Nappier (1999-present) is Connecticut's first female State Treasurer.

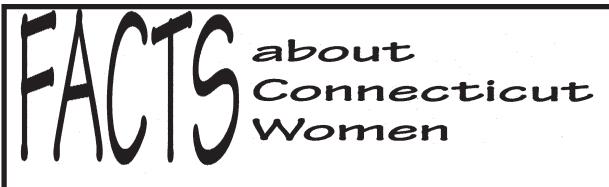
Currently two of Connecticut's five U.S. Congress members are also women.

A Gonnecticut Women

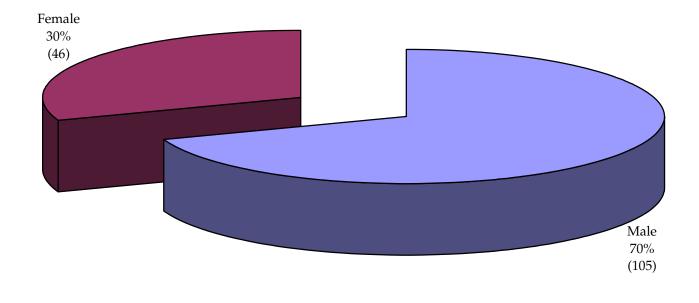


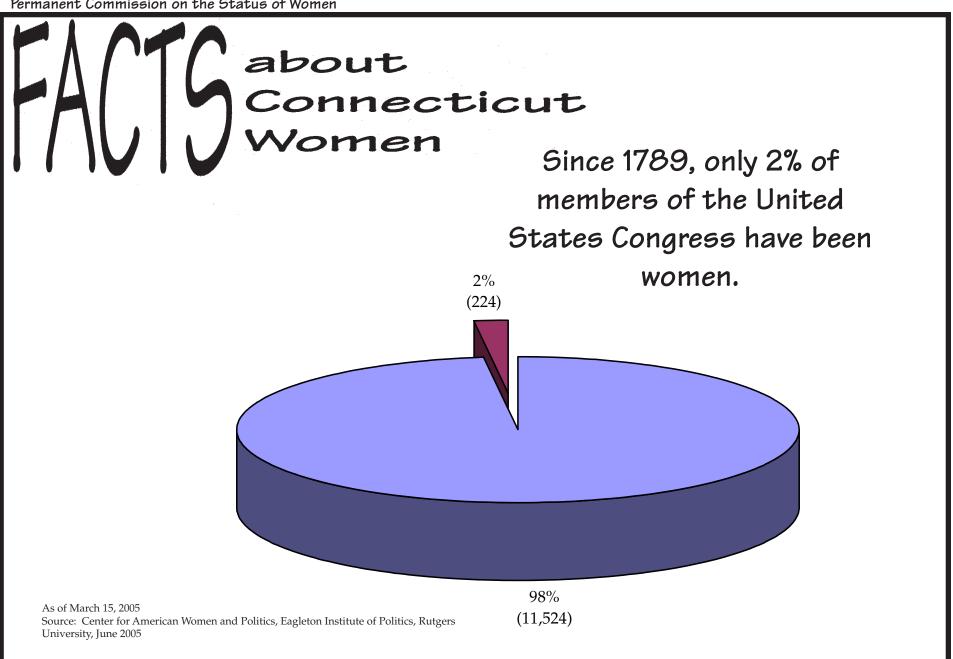






CT State House of Representatives 2005

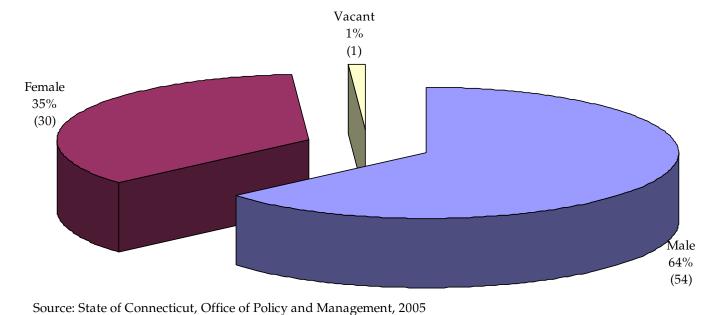






CT State Agency Heads by Gender 2005

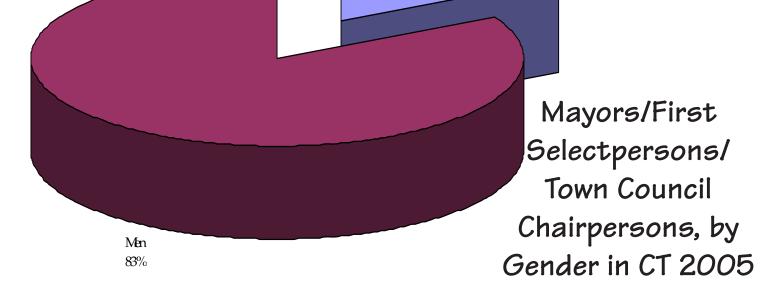
onnecticut state government includes 85 agencies and departments. In 2005, women were the top official in 35% of them. Women lead several departments that are considered nontraditional for women, including the Department of Correction, the Department of Insurance, the Department of Veterans Affairs, the Department of Environmental Protection, and the Department of Information Technology.



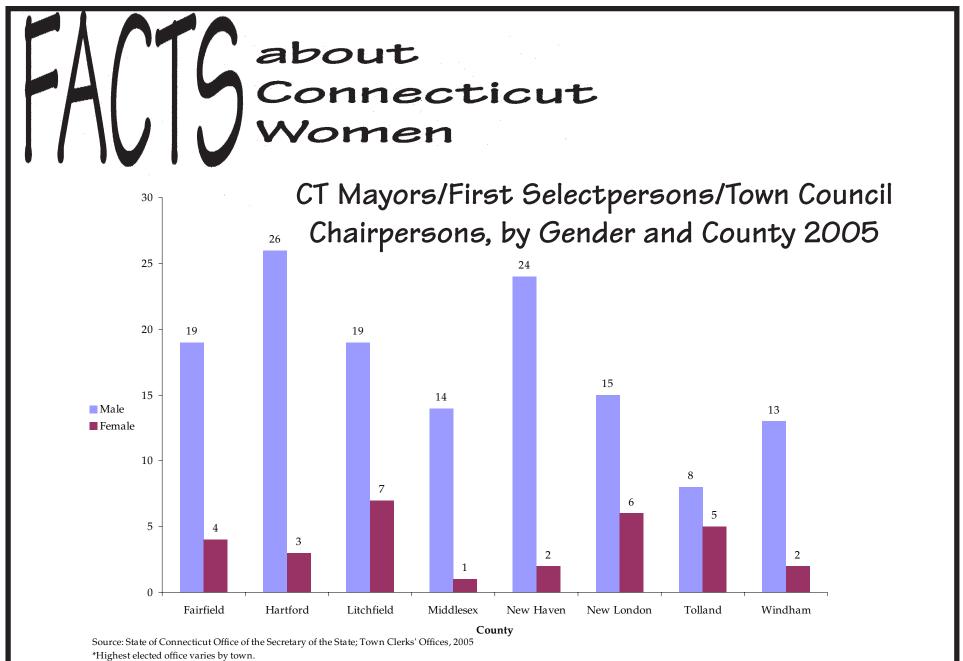


Town-level Female Elected Leadership in Connecticut

hile their titles may vary by town (Town Council Chair, Mayor, and First Selectwoman) 30 out of the 169 Connecticut towns currently have a woman in the highest elected office. This translates into 17% of Connecticut town governments that are headed by a woman.



Source State of Connecticut Office of the Secretary of the State: Town Clerk's Offices, 2005





CT Towns Where Women Hold Highest Elected Office 2005

Fairfield County

Darien – First Selectwoman

New Canaan – First Selectwoman

Redding – First Selectwoman

Sherman – First Selectwoman

Hartford County

Canton – First Selectwoman

East Hartford - Mayor

Glastonbury – Town Council Chair

Litchfield County

Canaan – First Selectwoman

Kent – First Selectwoman

New Milford - Mayor

Norfolk – First Selectwoman

Plymouth – Mayor

Roxbury – First Selectwoman

Thomaston – First Selectwoman

Middlesex County

Portland – First Selectwoman

New Haven County

Beacon Falls – First Selectwoman

Branford – First Selectwoman

New London County

Colchester – First Selectwoman

East Lyme – First Selectwoman

Griswold – First Selectwoman

Lebanon – First Selectwoman

Ledyard – Mayor

New London - Mayor

Tolland County

Andover - First Selectwoman

Coventry – Town Council Chair

Tolland – Town Council Chair

Vernon – Mayor

Mansfield - Town Council Chair

Windham County

Scotland – First Selectwoman

Woodstock - First Selectwoman

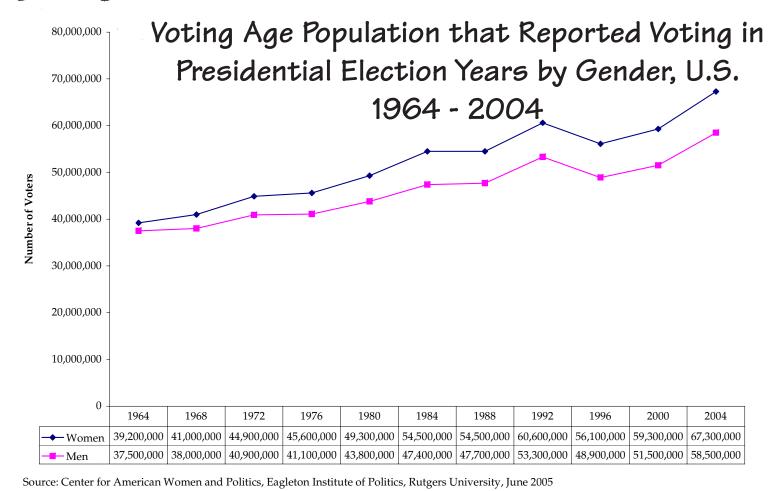


Women and Voting U.S.

ationwide, female voters outnumber male voters.

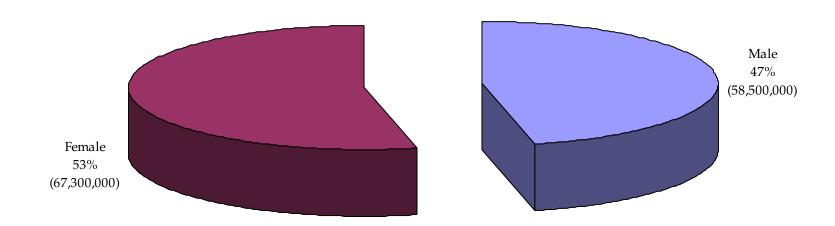
- In every presidential election since 1964, the number of female voters has exceeded the number of male voters. In 2004, 67.3 million women, compared with 58.5 million men, reported voting.
- Women outvoted men in 2002 both in terms of turnout rates and actual numbers in every racial and ethnic group: African American, Latino, Asian/Pacific Islander, and white. For Asian/Pacific Islanders, (but not for other groups), 2004 was the first election where women voted at a higher rate than men.¹

¹ Center for American Women and Politics (CAWP), Eagleton Institute of Politics, Rutgers University, 2005





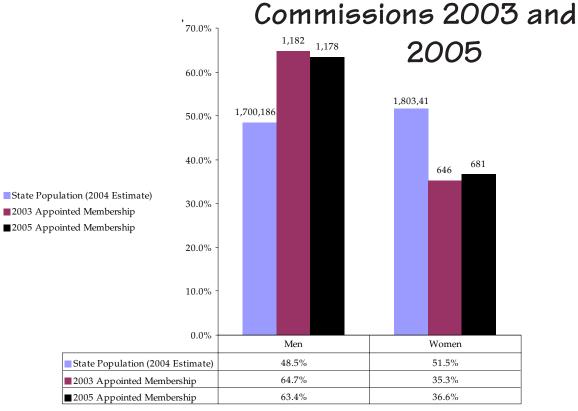
Voters in the 2004 Presidential Election, Nationwide by Gender



Source: Center for American Women and Politics (CAWP), Eagleton Institute of Politics, Rutgers University, 2004

Connecticut Women

Membership in CT State Boards and



Source: Connecticut Office of Secretary of the State Susan Bysiewicz, Gender and Racial Composition of Connecticut State Boards and Commissions, 2005 Statistical Report, December 30, 2005

Women on
State Boards and
Commissions

he state of Connecticut has approximately 200 boards, commissions, committees, and councils. In 2005, women made up 36.6% of the appointed membership, a 1.3% increase from 2003 to 2005. Women continue to be underrepresented in 2005, in comparison to their estimated numbers in the state's general population.¹

¹ Connecticut Office of Secretary of the State Susan Bysiewicz, Gender and Racial Composition of Connecticut State Boards and Commissions, 2005 Statistical Report, December 20, 2005

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Connecticut General Assembly Permanent Commission on the Status of Women

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